



HIBBS LUXURY HOMES
20
YEARS OF BUILDING EXCELLENCE

Custom Home Planning Guide

HIBBSHOMESUSA.COM

Table of Contents

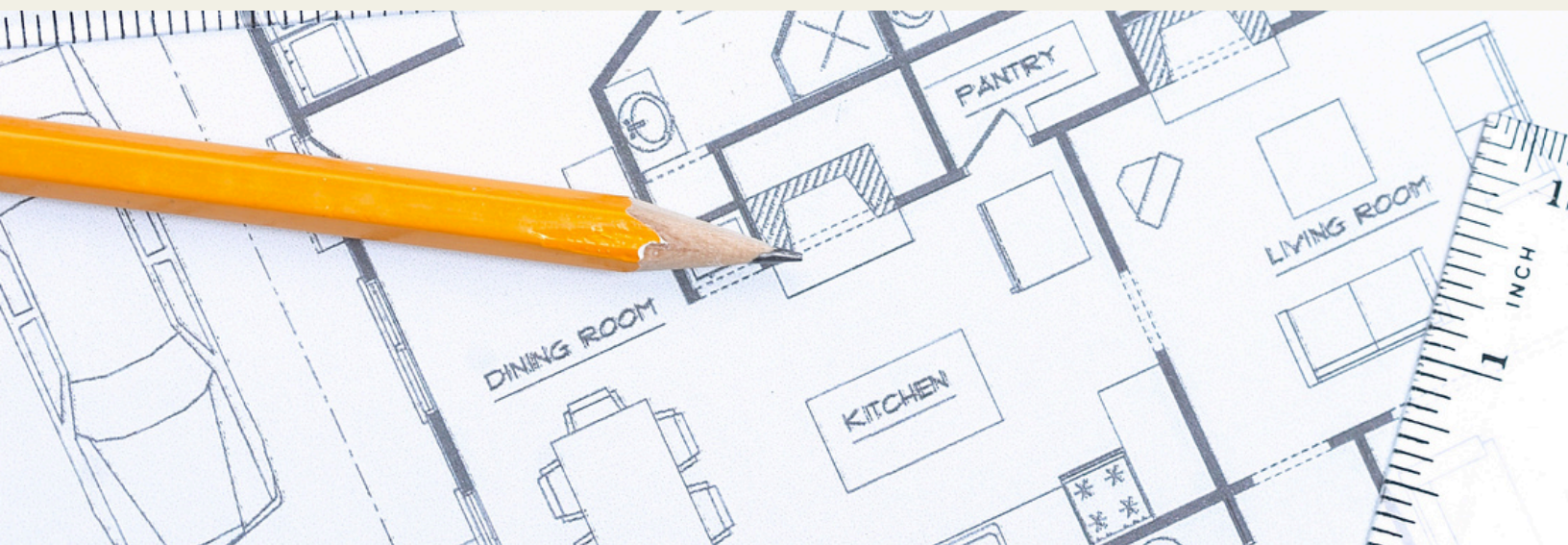
Each section of our planning guide is a deep dive into a key component for planning your custom construction project. Here is what's inside...

01 FINDING A BUILDER
Learn how to interview & evaluate different builders with questions that address the most important parts of the process.

03 PROCESS & MILESTONES
Explore the construction process & learn more about the different components of a “good bones” build.

02 DESIGNING YOUR DREAM HOME
Whether you have a crystal clear vision or you're looking for tips to get started, this chapter has tools to focus your design & bring your dream home to life.

04 BUDGET & FINANCING
Demystify the construction budgeting & funding process & start developing a blueprint to make the most of your investment in your dream home.



YOUR DREAM HOME STARTS HERE

Building a custom home is about more than real estate, it is about crafting a sanctuary that is a true reflection of your lifestyle, personality & dreams.

This Custom Home Building Planning Guide is your blueprint for making your dream a reality. Packed with insights, ideas & advice, consider this your toolbox for preparing to build the perfect home.

From prioritizing your floor plan to choosing the right builder, we hope this guide prepares you to start your dream home journey with confidence & clarity.

Let's turn your ideas into a plan - one thoughtful step at a time!

Kim Hibbs & Jan Hibbs

Kim Hibbs & Jan Hibbs
Co-Founders & Owners





20
HIBBS LUXURY HOMES
YEARS OF BUILDING EXCELLENCE

CHAPTER ONE
Find Your Builder

HIBBSHOMESUSA.COM

FIND THE RIGHT BUILDER

Key Points to Discuss

Finding the right builder for your project is the most important step in kickstarting your construction project. But it doesn't have to be stressful! Here are some the key areas to discuss when you're deciding who you will trust to build your dream home.



✓ COMMUNICATION

Communication is the foundation of every successful building project. Learn how the builder communicates progress & challenges, as well as how they will organize your selections & project timeline. Do they have a specific tool or team member who handles this? How do they communicate their processes & how responsive are they to questions?



✓ PROCESSES

This is the first - and only! - time your plan is being built. Custom construction requires the ability to problem solve in the field & a unique approach to quality assurance. How do they solve problems with land or plans? Ask for examples. How do they ensure all of the components of a plan are in place? Do they have a quality assurance process & how do they address issues with their subcontractors & vendors?



✓ INTEGRITY

Finding a trustworthy, knowledgeable builder makes the home building experience more rewarding & less stressful. Check each builder's affiliations with their local HBA, NAHB & BBB. Most builders will be happy to share contact information for a few past clients. Be wary if they can't - this could mean they haven't been in business long, lack custom building experience, or have a series of unhappy clients.

Custom Building Advantage

Building a custom home offers several distinct advantages over purchasing a big-box or production builder's home. From the experience of designing & building to the comfort & quality you see from day one living in your dream home, there are several key benefits of building custom. Here are some things to keep in mind when you're deciding your next steps.



01 CURATED & UNIQUE DESIGN

A true custom home gives you a hand in designing every aspect of to fit your needs, lifestyle & taste. From the selection of the land to the placement of windows, you have complete ownership in your one-of-a-kind home's design.

02 VALUE ENGINEERING & QUALITY

During the design process your builder helps direct your design to make the most of your budget while achieving your goals & without compromising quality. Most custom homebuilders use higher-quality materials & pay closer attention to details when building. Because they are always evaluating & learning about new materials and techniques, they do not become "design-blind" due to plan repetition.

03 COMFORT & EFFICIENCY

Custom construction gives you the opportunity to find a high-performance builder. The systems, materials & building products used in high-performance construction make your home more comfortable room-to-room & more resource efficient.

EXPERIENCE: THE DIFFERENCE

Meet Our Team



KIM HIBBS *President*

Kim founded Hibbs Luxury Homes in 2004 alongside his wife, Jan. Renowned nationally as a leading high-performance builder, Kim has been a Master Certified Green Home Builder for 15 years, has served on the board of the National Home Builders Association for 10 years, and is the past-president of the HBA of Eastern Missouri.

JAN HIBBS *Vice President*

Jan is a licensed realtor or over 30 years and co-founded Hibbs Luxury Homes in 2004. She oversees the operations & financial side of the business to ensure everything is running smoothly. She is an active member of the HBA of Eastern Missouri & served as the president of Professional Women in Building Council.



CHRIS PEDIGO *General Manager*

Chris oversees the team, trades, & projects to ensure your home meets our standards for quality & excellence. He value engineers your plans for budget & to mitigate issues, helps develop the budget for your project & oversees the construction & warranty processes.

SUPERINTENDENTS

Your project is assigned a superintendent who is the point man on your home's construction. They visit the job site daily to ensure every part of your home meets Hibbs Homes Standards for quality & are there to address issues as they arise during the project.



DESIGN TEAM

The design team is your resource for managing your selections & budget to help you achieve your dream home vision. They will meet with you at showrooms, review your selections & help you manage your selections timeline.



20
HIBBS LUXURY HOMES
YEARS OF BUILDING EXCELLENCE

CHAPTER TWO
Design Your Dream Home

HIBBSHOMESUSA.COM

LET'S START BRAINSTORMING

Lifestyle Interview

Designing & building your home give you the opportunity to combine everything you love into one floor plan. From hobbies to tastes, explore what you love & make your home a collection of your favorite design moments...

01 What do you love about your current home?

04 Do you like to entertain a lot, or host family gatherings?

02 What are the most frequently used rooms in your current home?

05 Do you have any pets that stay inside or out?

03 Do you have young children, adult children who visit, or other generations living with you?

06 Do you envision a more casual or formal home? Mixture of both?



DESIGN YOUR DREAM HOME

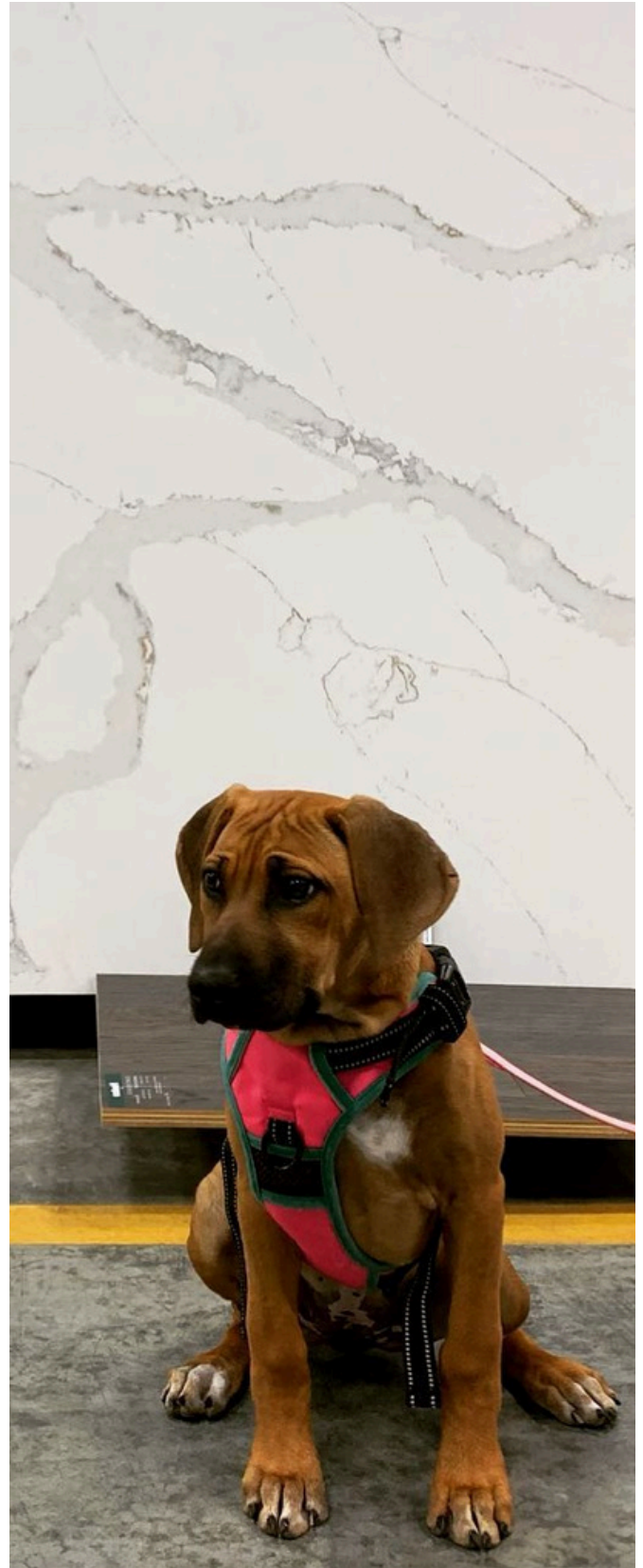
LIFESTYLE INTERVIEW CONTINUED

07 What do you see when you imagine you dream home?

08 What special spaces for hobbies or work do you need?

09 What outdoor spaces are important to your home's design?

10 What is your primary reason for building a custom home?



Dream Home Checklist

Developing more detail around your vision is a great first step in the process. Thinking about the answers to some of the lifestyle interview questions, complete this checklist. Consider what is a want, need, or nice-to-have & make note of your priorities.

Approximate SqFt: (Excluding Basement) _____

Floor Plan Style: (Circle One) Ranch/Rambler or 1.5 Story or 2 Story

Number of Bedrooms: _____

Number of Bathrooms: _____

Basement: (Circle One) Finished or Unfinished

What **lifestyle factors** are important to your design?

- Young Children (now or future)
- Work From Home
- Home Schooling
- Aging in Place (Retirement)
- Accessibility/Universal Design
- Multigenerational Living
- Sustainable Living
- Sensory Needs

Which of these **design elements** are important to you?

- Open Floor Plan
- Lots of Natural Light (large windows, skylights, etc)
- Natural Textures (wood, stone)
- Modern, Simple, Clean Lines
- Modern Farmhouse
- Classic Farmhouse
- Elegant, simple
- Elegant, ornate

The **Family Room** should include the following:

- Fireplace(s)
 - Gas
 - Wood
 - Double Sided
- Direct Access to Outdoor Living
- Open to Kitchen/Dining
- Wired for Television/Audio
- Piano/Reading Niche
- Vaulted Ceilings
- Coffered Ceilings
- Wood Beams
- Built-In Shelving
- Wet Bar
- Stone or Millwork Accents

DREAM HOME CHECKLIST CONT'D

The **Kitchen** should include:

- Gas Stove/Cooktop
- Breakfast Nook w/Benches
- Walk-In Pantry
 - Refrigerated Storage
 - Dishwasher
 - Sink
 - Counter Space
- Island with sink
- Island without sink
- Two Separate Sinks
- Two Separate Islands
- Island with Appliances
- Appliances
 - Energy Efficient
 - Entry Level
 - Mid-Grade
 - Chef's

The **Landscape Plan** should include:

- Courtyard
- Tennis Court
- Sport Court
- Gardens
- Trees and Landscaping
- Lawn: Seed or Sod or Both
- Sprinkler/Drip/Misting System
- Outdoor Lighting
- Swimming Pool/Lap Pool
- Hot Tub

The **Outdoor Living Area** should include:

- Outdoor Fireplace or Firepit
- Covered or Not Covered (circle one)
- Heated Floor
- Outdoor TV
- Golf Turf
- Outdoor Lighting
- Outdoor Speakers
- Outdoor Kitchen
 - Built-In Grill
 - Sink
 - Refrigerator

The **Deck Living Area** should include:

- Cedar
- Composite
- Stairs
- Covered or Not Covered (circle one)
- Outdoor Lighting/Ceiling Fan
- Outdoor TV/Speakers

The **Garage** should include:

- _____ bays
- Detached
- Attached
- Porte-cochère
- Additional Parking for RV or Boat
- Cabinets
- Workbench
- Surface Mounted Lifts
- Collector Car Storage

DREAM HOME CHECKLIST CONT'D

Optional Additional Spaces:

- Home Office
- Game/Media Room
- Wet Bar
- Home Gym
- Play Room
- Indoor Sport Court
- Loft Area
- Greenroom
- Wine Cellar
- Mudroom
- Safe or Safe Room
- Craft/Sewing Room
- Pet Wash Station
- Secondary Suite
- In-Law or Guest Apartment

Accessibility Features:

- Extra-Wide Doorways
- Ramps
- Grab Bars
- Lower Counter/Cabinet Heights
- Walk-In tubs
- Zero-Entry Showers
- Zero-Entry Patio Access
- Sensory or Quiet Room
- Elevator
- Stepless Garage Entry
- Pull Down Closet Bars
- Main Floor Primary Bedroom Suite
- Specialty Lighting Plan

Home Automation:

- Automation
- Security
- Central Vacuum
- Heated Floors
- Heated Driveway
- Plumbing Alarms

Basement Finishes:

- Unfinished
- Rough-In
- Bathroom
- Bedroom (s)
- Gaming/Media Room
- Built-In Shelving
- Family Room
- Kitchenette
- Wet bar
- Dry bar
- Guest Quarters
- Home Gym
- Kids' Playroom

Sustainable Living Features:

- Attic Fans
- Ceiling Fans
- Dual or Triple-Pane Windows
- Smart Thermostats
- Single Flush Toilets
- Window Shutters
- Solar
- Solar Screens
- EV Charging
- Tankless Water Heater
- Skylights or Sun Tunnels
- Geothermal Heating/Cooling
- Net-Zero
- Green Certifications



20
HIBBS LUXURY HOMES
YEARS OF BUILDING EXCELLENCE

CHAPTER THREE
Process & Milestones

HIBBSHOMESUSA.COM



THREE STEPS TO A BETTER BUILD

01 INTERVIEW MULTIPLE BUILDERS
Your relationship with your builder is going to be long lasting, from design through warranty. Make sure you like the team & can trust them to solve the problems that WILL arise during your project.

02 SELECT YOUR BUILDER FIRST
Have your builder on board to evaluate your land & to guide your architect's design. Your builder has a complete picture of your project, current materials/labor costs & is key to keeping your project within your investment goal.

03 TAKE AN ACTIVE ROLE IN YOUR BUILD
Selections need to be made in a certain order & timeline to accommodate orders, delivery & accuracy. Stay actively involved in your project to prevent unnecessary delays or changes.

CONSTRUCTION PROCESS & MILESTONES



DEMOLITION & EXCAVATION

The first on-site work demolition & preparation of your land. We clear rocks, trees, & other debris. If your lot has an existing structure, many municipalities require inspections before demolition.

FRAMING, PLUMBING & ELECTRICAL

Hibbs Homes combines advanced building science & techniques that balance the materials, systems, & design of your home to achieve the highest level of energy efficiency, durability & healthy indoor air quality. During our high-performance framing phase, we review with your a plumbing & electrical plan to maximize the performance & day-to-day comfort.

DRYWALL & FINISHES

When your home's major systems are in place & inspected, it's time to hang the drywall & install your finishes - inside & out. This is when your house begins to feel like a home! Outside, we finish the masonry & siding while inside, flooring, carpentry, and kitchen/bath installation begins. One of the final steps is the paint going on the walls & fixture installations.

WARRANTY

Every builder's warranty is different, which is why it is important to ask about warranty terms and conditions when selecting your builder. Discuss what standards they will bring your home to when making repairs & how to contact them in case of an emergency.

FOUNDATION & BACKFILL

After excavation your foundation's footings are poured and is immediately followed by the foundation walls. During this process we are completing quality control inspections & our proprietary waterproofing measures, including backfill & grading.

HVAC & INSULATION

In addition to a high-performance heating and cooling system in your home, high performance insulation keeps your home comfortable & reduces the load on your system. A thorough caulk & seal package is standard practice to close gaps between construction materials, further insulating your home from the elements and from pests. You want a tightly built home that is ventilated appropriately.

CLOSING & MOVING DAY

Moving day is the most exciting day & your builder wants it to be perfect. The week prior to your move-in date your builder will walk with you through your home to create a punch list identifying any last-minute adjustments needed before you get the keys.

Home Building Glossary

PRE-CONSTRUCTION SERVICES AGREEMENT

A contract between a client and builder outlining pre-build services performed during the design & budgeting phase. These services typically include design coordination, value engineering, site analysis, and architecture review processes. This agreement will fold into the construction contract in the next phase.

HIGH-PERFORMANCE BUILDING

A term for an approach to construction, materials, and systems used in a home that exceed standard practices for home building and green certification standards. This approach to building ensures a home is more energy efficient, comfortable, durable, and healthier to live in.

HOME ENERGY RATING SYSTEM (HERS)

The HERS Index is a standard measurement for a home's energy efficiency & performance. Using a blower door test, inspections, and air quality measurements, an independent rater grades a home on a scale used to compare to preexisting & other new construction homes.

DUE DILIGENCE

A due diligence period is written into a land purchase contract to give the buyer an opportunity to thoroughly investigate the property & have their builder come out to evaluate it, as well.

VALUE ENGINEERING

The process of analyzing a home's design to optimize its function, aesthetics, and cost-effectiveness. An experienced custom builder collaborates with the architect and client to analyze construction documents to optimize the design & budget.

INFILL CONSTRUCTION

This type of construction occurs in neighborhoods and municipalities that are already largely built out. A homeowner will purchase a home that is aging out and earmarked for deconstruction. A new construction home is then built on the lot.

RESNET

Hibbs Luxury Homes is a certified RESNET builder, which means we test & score every home we build using the Home Energy Rating System (HERS).

The HERS Index measures your home's energy efficiency & performance & scores it according to other high performance homes & conventionally built homes.

Your HERS rating demonstrates that, with proper operation & maintenance, your home is more efficient & durable than a comparable conventionally built home. The average Hibbs luxury Home is built to be 60% more efficient than a comparable newly built or preowned home.



20
HIBBS LUXURY HOMES
YEARS OF BUILDING EXCELLENCE

CHAPTER FOUR
Budget & Financing

HIBBSHOMESUSA.COM

FUND YOUR DREAM HOME

Budget & Financing

If you've never built a home before, you may be wondering how funding & budgeting for your construction project works. There are differences between financing for building a home versus the mortgage process for pre-existing homes. While every situation is different, here are a few tools to help you navigate financing & budgeting your project.

COMMON CONSTRUCTION LOAN TYPES

- **ONE-TIME CLOSE:** covers the construction phase then converts to permanent after closing. Typically, you only pay the interest on your loan during construction.
- **STAND ALONE:** A short-term loan used solely for the construction phase with a separate mortgage after moving day.



CONSTRUCTION LOAN PROCESS

01 SELECT YOUR BUILDER

Interview & select your builder, then begin the design process.

02 FIND YOUR LENDER

Talk to lenders about their products & programs & select the one that fits your needs. Submit your application.

03 FINALIZE DESIGN & BUDGET

After your design & budget are complete, An appraisal is typically done to prepare to close & begin construction.

PUTTING IT ALL TOGETHER

Determine Your Budget

Building your custom home's construction budget does not have to be a daunting task. A true custom project means you own the land you are building on and your budget for construction is determined by three major drivers: land prep, size/complexity of your floor plan & the finishes you will be adding to your home.



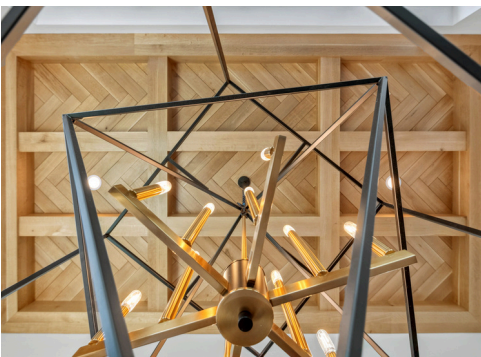
LAND PREPARATION

While looking for land, you'll decide between a tear-down & build or developing a new piece of land. Your builder can evaluate the land to make sure the costs to bring things like utilities, driveway & retaining walls, or tree clearing fit within your plans & your budget. Don't be afraid of demo costs - sometimes they are less than or equal to the cost of developing on acreage!



SIZE & COMPLEXITY

The size of your home - from bedrooms & bathrooms to square footage of indoor versus outdoor living - will form the basis of your construction budget. While you're designing, you should also keep in mind the complexity of rooflines, footprint & the above grade square footage placement will impact costs. For example, building up instead of out will cut costs for excavation & foundation. Your builder is key to value engineering during design!



FINISH LEVEL

The finishes and materials chosen to complete your home is an equally important driver of costs. Like your home's footprint, this is an opportunity to control costs by prioritizing area. Choosing base-level finishes for kids spaces & luxury level finishes for the primary bedroom and kitchen is one way to prioritize your budget. Your designer will help you find other ways to stay in budget.

CUSTOM DESIGN GUIDE

Staying on Budget

No two square feet of a custom home are the same & that is why a price per square foot in custom building is a misnomer. But, you can start to determine where you can splurge & save with our Hibbs Luxury Homes Client Averages & your construction budget.

YOUR TARGET BUDGET: _____

SELECTION	HIBBS LUXURY HOMES CLIENT AVERAGE	SUGGESTED MAXIMUM
Windows & Exterior Doors	3.5%	
Exterior Selections	Varies Widely	
Garage Doors	.4%	
Firebox(es)	1.2%	
Appliances	1.6%	
Cabinets & Mudroom	6%	
Flooring & Tile	4.3%	
Fireplace Surround & Mantle	.6%	
Shower Surround/Tile (Typically included in flooring or plumbing)	n/a	
Countertops	2%	
Plumbing Fixtures	1.4%	
Lighting	1%	
Custom Shelving	1%	

SELECTION	HIBBS LUXURY HOMES CLIENT AVERAGE	SUGGESTED MAXIMUM
Interior Doors & Trim/Millwork	Varies	
Decking Materials	Varies	
Low Volt/Security	Varies	
Stairs	1%	
Paint & Stain Selections	Varies	
Shower Doors	.5%	
Mirrors	Varies Widely	
Landscaping	.5%	
Smart Home Options	n/a	
LOWER LEVEL FINISHES	HIBBS LUXURY HOMES CLIENT AVERAGE	SUGGESTED MAXIMUM
Cabinets	1%	
Plumbing Fixtures	.5%	
Lighting Fixtures	.5%	
Flooring	2%	
Appliances	.5%	
Countertops	.5%	

LUX EXTRAS	<p>Many clients wish to include these unique finishes or custom spaces to their homes. While these options fall outside standards, you may want to consider adding them to your finishes budget.</p>	
Prep Kitchen	Varies	
Wet/Coffee Bar	Varie	
Closet Island	Varies	
Additional Laundry	Varies	
Waterfall Countertops	Varies	
Second Island	Varies	
Built-ins/Floating Shelves	Varies	
Living Space Over Garage	Varies	
Window Treatments	Varies	

<p>NOTES</p>